



PATENT
Docket No. NETS:0005

COPY OF PAPERS
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
Sosa, et al.

Filed: September 14, 2000

Serial No.: 09/661,724

For: TRANSACTION SYSTEM AND
METHOD USING CASH CARDS
AND A CHARGE SETTLEMENT
NETWORK

§
§ Examiner: Unassigned
§
§ Group Art Unit: 2161
§
§ Examiner: Unknown
§
§ Atty. Docket: NETS:0005
§

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Certificate Of Mailing

Pursuant to 37 C.F.R. Sec. 1.8, I hereby certify that this paper is being deposited with the United States Postal Service, as first class mail, in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231, on February 14, 2002.

Deena Beasley
Deena Beasley

COMMISSIONER FOR PATENTS
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

In accordance with the Applicant's duty of disclosure under 37 C.F.R. § 1.56, the Applicant hereby submits the following Information Disclosure Statement under 37 C.F.R. § 1.97 and § 1.98.

Copies of each of the references listed on the attached Form PTO-1449 are enclosed herewith. Certain references may contain markings, underlinings or other notations. These markings are not intended and should not be construed as drawing the Examiner's attention either to selected parts or away from other parts of the references obtained by Applicant, nor should they necessarily be construed as having been made thereon during the study of the references by Applicant or its attorneys.

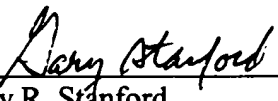
This information is being submitted before the mailing date of a first Office
Action on the merits, in accordance with 37 C.F.R. § 1.97(b)(3).

The Applicant respectfully request that the Examiner consider and cite the listed
patent.

Respectfully submitted,

Respectfully submitted,

Date: February 14, 2002

By: 
Gary R. Stanford
Reg. No. 35,689

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 Deena Beasley

STATEMENT UNDER 37 CFR 1.97(e)

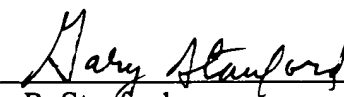
Sir:

The undersigned hereby certifies that either:

- (x) Each item of information contained in the Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application, not more than three months prior to the filing of the statement, or
- () No item of information contained in the Information Disclosure Statement
 - was cited in a communication from a foreign patent office in a counterpart foreign application, and
 - to the knowledge of the undersigned, after making reasonable inquiry, was known to an individual designated in 37 CFR 1.56 (c) more than three months prior to the filing of the Information Disclosure Statement.

Respectfully submitted,

Date: February 14, 2002

By: 
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TRANSMITTAL LETTER

Enclosed for filing in the above-referenced patent application are:

1. Information Disclosure Statement;
2. Statement Under 37 CFR 1.97(e);
3. PTO-Form 1449;
4. Copies of references AA, AB and AJ; and
5. Return Receipt Postcard.

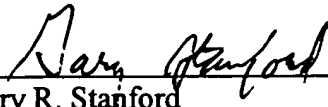
No fees are believed to be due in connection with the filing of these materials. Please date stamp and return the enclosed postcard evidencing receipt of these materials.

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Respectfully submitted,

Date: February 14, 2002

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